



WHAT'S UP ? *

* or down...



**Compliments of:
Lanny D. Levin, CLU, ChFC**

	July 2021	June 2021	Month's Change	12-Month's Change
Borrowing				
Prime Rate	3.25%	3.25%	0.00%	0.00%
30 year fixed mortgage	3.02%	2.95%	0.07%	-0.11%
1 yr. adjustable mortgage	2.53%	2.59%	-0.06%	-0.55%
LIBOR (12 mo.)	0.25%	0.26%	-0.01%	-0.32%

Conservative Yields				
U.S. Treasury Bills (90 days)	0.04%	0.00%	0.04%	-0.08%
U.S. Treasury Bonds (30 yrs)	2.07%	2.26%	-0.19%	0.66%
Tax-Exempt Muni (15 yr AAA)	1.15%	1.15%	0.00%	0.15%

Equity Markets & Gold				
Dow Jones Ind Average	34,503	34,529	-26	8,690
Standard & Poor's 500	4,302	4,204	98	1,202
NASDAQ Composite Index	14,504	13,749	755	4,445
Gold, per Troy ounce, NY close	\$1,770.20	\$1,903.50	-\$133.30	-\$9.90
Standard & Poor's Div. Yield	1.35%	1.38%	-0.03%	-0.66%
Standard & Poor's P/E Ratio	45.7	44.7	1.0	18.5

IRS Mandated Rates				
Section 7520 rate	1.20%	1.20%	0.00%	0.60%
120% AFMR	1.20%	1.22%	-0.02%	0.66%
Applicable Short-term (0-3 yrs)	0.12%	0.13%	-0.01%	-0.06%
Applicable Mid-term (betw 3 & 9 yrs)	1.00%	1.02%	-0.02%	0.55%
Applicable Long-term (over 9 yrs.)	2.07%	2.08%	-0.01%	0.90%
Under & Over-payment rate	3.00%	3.00%	0.00%	0.00%

Inflation				
	May-21	April-21		
CPI (1982=100)	269.2	267.1	2.1	12.8
CPI (1967=100)	806.4	800.0	6.4	38.4
Annual Growth of CPI	5.00%	4.20%	0.80%	4.90%

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2021-119124 Exp 04/23

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